

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RYAN H. KARMANN
MICHELLE L. KARMANN
Debtor(s)

Case No.:19-23561

Ronda J. Winnecour
Movant
vs.
No Respondents.

Document No.:

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/10/2019 and confirmed on 11/13/2019 . The case was subsequently
(B)DISMISSED AFTER CONFIRMATION FUNDS TO DEBTOR

2. The Trustee made the following disbursements.

Total Receipts	94,667.02
Less Refunds to Debtor	0.00
TOTAL AMOUNT OF PLAN FUND	94,667.02

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	3,522.45
Trustee Fee	4,634.34
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	8,156.79

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	53,407.33	0.00	53,407.33
	Acct: 7170				
	LAKEVIEW LOAN SERVICING LLC	5,336.99	0.00	0.00	0.00
	Acct: 7170				
	ALLY FINANCIAL(*)	3,557.26	3,251.27	506.64	3,757.91
	Acct: 8558				
	CLEARVIEW FCU**	20,910.48	20,800.55	1,942.35	22,742.90
	Acct: 4546				
	ONE MAIN FINANCIAL GROUP LLC A/S/F C	6,125.00	6,125.00	477.09	6,602.09
	Acct: 7243				
					86,510.23

Priority					
	SCOTT R LOWDEN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	RYAN H. KARMANN	0.00	0.00	0.00	0.00
	Acct:				
	MCEL RATH LEGAL HOLDINGS LLC++	0.00	0.00	0.00	0.00
	Acct:				

19-23561

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Page 2 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	PAUL W MCEL RATH JR ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	PAUL W MCEL RATH JR ESQ++	3,522.45	3,522.45	0.00	0.00
	Acct:				
	PAUL W MCEL RATH JR ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	SCOTT R LOWDEN ESQ**	77.55	0.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	386.78	0.00	0.00	0.00
	Acct: 6110				
	INTERNAL REVENUE SERVICE*	5,788.45	0.00	0.00	0.00
	Acct: 6110				
*** N O N E ***					
Unsecured					
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 6110				
	AMERICAN EXPRESS NATIONAL BANK	1,119.32	0.00	0.00	0.00
	Acct: 4004				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	539.97	0.00	0.00	0.00
	Acct: 6991				
	CITIBANK NA**	608.93	0.00	0.00	0.00
	Acct: 3893				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 6675				
	QUANTUM3 GROUP LLC AGNT - COMENIT	912.20	0.00	0.00	0.00
	Acct: 6780				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 6401				
	QUANTUM3 GROUP LLC AGNT - COMENIT	362.72	0.00	0.00	0.00
	Acct: 0040				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 6026				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 4720				
	QUANTUM3 GROUP LLC - AGENT COMEN	419.73	0.00	0.00	0.00
	Acct: 7783				
	QUANTUM3 GROUP LLC - AGENT COMEN	3,526.14	0.00	0.00	0.00
	Acct: 1424				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 5533				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 5801				
	LVNV FUNDING LLC	773.47	0.00	0.00	0.00
	Acct: 0514				
	LVNV FUNDING LLC	765.57	0.00	0.00	0.00
	Acct: 8945				
	DEBT COLLECTION PARTNER++	0.00	0.00	0.00	0.00
	Acct: 16X1				
	DEBT COLLECTION PARTNER++	0.00	0.00	0.00	0.00
	Acct: 16X2				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 9411				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 0101				
	CAVALRY SPV I LLC*	0.00	0.00	0.00	0.00
	Acct: 5320				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 6110				

19-23561

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Page 3 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	JARED	0.00	0.00	0.00	0.00
	Acct: 0232				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	9,031.39	0.00	0.00	0.00
	Acct: 1844				
	KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct: 6679				
	KEYBRIDGE MEDICAL REVENUE CARE	0.00	0.00	0.00	0.00
	Acct: 1552				
	CAPITAL ONE NA**	2,691.20	0.00	0.00	0.00
	Acct: 7833				
	CAPITAL ONE NA**	373.93	0.00	0.00	0.00
	Acct: 1695				
	DOWNEY P. LEMON REFUSE	0.00	0.00	0.00	0.00
	Acct:				
	LENDMARK FINANCIAL SERVICES LLC	0.00	0.00	0.00	0.00
	Acct: 0008				
	DEPARTMENT STORES NATIONAL BANK	480.77	0.00	0.00	0.00
	Acct: 1230				
	MARINER FINANCE LLC	0.00	0.00	0.00	0.00
	Acct: 6916				
	SANTANDER CONSUMER USA**	0.00	0.00	0.00	0.00
	Acct: 1000				
	SPRINGLEAF FINANCIAL SERVICES INC(*	0.00	0.00	0.00	0.00
	Acct: 7275				
	STONEGATE MORTGAGE CORP++	0.00	0.00	0.00	0.00
	Acct: 7304				
	PORTFOLIO RECOVERY ASSOCIATES LLC	492.85	0.00	0.00	0.00
	Acct: 4473				
	PORTFOLIO RECOVERY ASSOCIATES LLC	372.74	0.00	0.00	0.00
	Acct: 3016				
	PORTFOLIO RECOVERY ASSOCIATES LLC	280.69	0.00	0.00	0.00
	Acct: 4213				
	SYNCHRONY BANK BY AIS INFOSOURCE	99.00	0.00	0.00	0.00
	Acct: 4605				
	JEFFERSON CAPITAL SYSTEMS LLC*	276.19	0.00	0.00	0.00
	Acct: 6713				
	SYNCHRONY BANK BY AIS INFOSOURCE	113.46	0.00	0.00	0.00
	Acct: 7825				
	TD BANK USA NA**	606.90	0.00	0.00	0.00
	Acct: 5678				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6582				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	TD BANK USA NA**	321.14	0.00	0.00	0.00
	Acct: 9979				
	TRANSWORLD SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 6253				
	TRANSWORLD SYSTEMS	0.00	0.00	0.00	0.00
	Acct: 2619				
	WEST PENN POWER*	1,277.29	0.00	0.00	0.00
	Acct: 0899				
	CACH LLC	0.00	0.00	0.00	0.00
	Acct: 3608				
	PA DEPARTMENT OF REVENUE*	292.90	0.00	0.00	0.00
	Acct: 6110				
	UPMC PHYSICIAN SERVICES	1,348.62	0.00	0.00	0.00
	Acct: 4594				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	ALBERTELLI LAW	0.00	0.00	0.00	0.00
	Acct:				
	ONE MAIN FINANCIAL GROUP LLC A/S/F C	18,648.01	0.00	0.00	0.00
	Acct: 7243				
*** N O N E ***					

TOTAL PAID TO CREDITORS 86,510.23

TOTAL CLAIMED
PRIORITY 6,175.23
SECURED 35,929.73
UNSECURED 45,735.13

Date: 08/07/2024

/s/ Ronda J. Winnecour
RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com